Docket No. 4018.016

## Declaration and Power of Attorney For Patent Application

## **English Language Declaration**

As a below named inventor, I hereby declare that:

'My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

Systems for Financial and E	lectronic Commerce	е	
the specification of which	า		
(check one)			
☐ is attached hereto.			
was filed on March	20, 2000	as United States Application No.	or PCT International
Application Number	PCT/US00/07457		
and was amended or	n		
		(if applicable)	
•		inderstand the contents of the above in amendment referred to above.	dentified specification,
Lacknowledge the duty	to disclose to the	United States Patent and Trademark	Office all information
known to me to be ma		bility as defined in Title 37, Code of	
known to me to be ma Section 1.56.  I hereby claim foreign Section 365(b) of any foreign any PCT International ap- listed below and have all	priority benefits userign application which disorder international med.		Federal Regulations, Section 119(a)-(d) or , or Section 365(a) of han the United States, pplication for patent or
known to me to be ma Section 1.56.  I hereby claim foreign Section 365(b) of any foreign any PCT International ap- listed below and have all inventor's certificate or Fon which priority is claim	priority benefits userign application which disorder international med.	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other them, by checking the box, any foreign as	Federal Regulations, Section 119(a)-(d) or , or Section 365(a) of han the United States, pplication for patent or that of the application  Priority Not Claimed
known to me to be ma Section 1.56.  I hereby claim foreign Section 365(b) of any foreign any PCT International ap- listed below and have all inventor's certificate or Foreign which priority is claim.  Prior Foreign Application	priority benefits userign application which disorder international med.	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other them, by checking the box, any foreign as	Federal Regulations, Section 119(a)-(d) or , or Section 365(a) of han the United States, pplication for patent or that of the application  Priority Not Claimed
known to me to be ma Section 1.56.  I hereby claim foreign Section 365(b) of any foreign any PCT International ap- listed below and have all inventor's certificate or Foreign Application Prior Foreign Application (Number)	priority benefits userign application which diso identified belower International ned.  (Country)	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other tow, by checking the box, any foreign application having a filing date before  (Day/Month/Year Filed)	Federal Regulations, Section 119(a)-(d) or , or Section 365(a) of han the United States, pplication for patent or that of the application  Priority Not Claimed
known to me to be ma Section 1.56.  I hereby claim foreign Section 365(b) of any foreign any PCT International ap- listed below and have all inventor's certificate or Foreign Application	priority benefits to patental priority benefits to oreign application which do so identified belowers. PCT International ned.	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other the last one country other than the la	Federal Regulations, Section 119(a)-(d) or , or Section 365(a) of han the United States, pplication for patent or that of the application  Priority Not Claimed

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I hereby	claim	the	benefit	under	35	U.S.C.	Section	119(e)	of	any	United	States	provisional
application	n(s) lis	ted b	elow:										

see first page of specification	
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

PCT/US00/07457	March 20, 2000	pending		
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)		
see first page of specification				
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned		
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned		

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

	entor, I hereby appoint the following attorney(s) and/or ansact all business in the Patent and Trademark Office in number)
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Second inventor's signature	Date
Residence	
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